

**Honorable Robert E. Gerber**  
**UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF NEW YORK SOUTHERN**  
One Bowling Green, New York, NY 10004

Dear Judge Gerber:

I know that writing to you is probably in vain. But just needed to let you know our feelings.

My husband and I worked for General Motors all our lives. We did good by the company, and were rewarded by being asked to join the salaried staff. I became one of the first women foremen at General Motors Truck and Bus, in Pontiac, Michigan.

My husband started out working as a set up man, and eventually went on to become a machine repairperson in the trades. Because of his outstanding performance went on to become a Maintance Foreman.

He too was rewarded for all of his contributions, and went on to become part of the Engineering Staff in Maintance.

Each year when raises were made to the hourly union workers, we too would be given some compensation. Not always in money, but sometimes-in benefits.

One of the benefits we had gotten was paid life insurance.

Three days after my husband retired in 1994, we got a letter from General Motors which said "Mr. Spencer, your life insurance has reduced to it's maximum, and \$54,941 will be your life insurance **for life**."

We took them at their word. We did not purchase additional life insurance, because what we had seemed like enough.

At age 70, we get a letter that says, "sorry, we lied"....you now only have \$10,000 of life insurance.

Believe me at age 70 you do not go out and try to purchase \$44,000 dollars worth of life insurance... what you do is resign yourself to the fact you got taken advantage of.

You gave up wage increases so you could get benefits instead, and then when it's all said and done, you have nothing.

When General Motors filed for Bankruptcy, we got forms asking if we wanted to file a claim, which we did.

You see we not only lost the life insurance, but for the 15 years he had been retired we had also Paid Federal Income Tax on that benefit. Now it only amounted to a few hundred dollars, but the point was we paid, and now have nothing.

Our feeling was if we'd only gotten a couple thousand off that claim, at least we could have felt better, we never expected to get the whole \$44,941, but maybe 10%...

What a joke....we get nothing, an objection was entered. No we didn't bother filing against the objection, we could not afford to hire an attorney.

Just wanted you to know how the decisions you make affect us working people.

General Motors is big enough, they will again make promises to employees, and break them when it is convenient to them.

Have a nice day

Beverly K. Spencer  
Richard D. Spencer Claim #2560  
3145 Helen  
Harrison, Michigan 48625